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| --- | --- | --- | --- | --- |
| Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion) | | | | |
|  | Feb-18 | Jan-19 | | Feb-19 |
| Area economic index | 54.8 | 51.5 | 50.2 | |
| Loan volume | 53.8 | 55.8 | 71.3 | |
| Checking deposits | 48.8 | 67.6 | 40.9 | |
| Certificates of deposit and savings instruments | 45.2 | 47.1 | 47.0 | |
| Farmland prices | 46.3 | 37.9 | 42.2 | |
| Farm equipment sales | 33.8 | 40.9 | 32.8 | |
| Home sales | 52.4 | 45.7 | 50.0 | |
| Hiring | 58.8 | 55.7 | 60.6 | |
| Retail business | 47.6 | 52.9 | 48.4 | |
| Confidence index (area economy six months out) | 52.4 | 45.7 | 48.5 | |

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| Table 2: The Rural Mainstreet Economy, February 2019 | | | | | | | |
|  | Percentage of bankers reporting | | | | | | |
|  | Greater than 15% reduction | 1% - 15% reduction | Little of no change | 1% to 15% increase | | | Greater than 15% increase |
| In terms of agriculture equipment sales for dealers in your area for the next year, what do you expect? | 12.1% | 51.5% | 33.3% | 3.0% | | | 0.0% |
|  | | | | | | | |
|  | Percentage of bankers reporting | | | | | | |
|  | No change in lending | Rejected more farm loans | Increased interest rates | | Reduced size of farm loans | Increased collateral requirements | |
| Which of the following has been your bank’s response to weak farm income (click all that apply)? | 24.2% | 30.3% | 42.4% | | 0.0% | 63.6% | |